



Order Filed on July 17, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Movant

Toyota Lease Trust

In Re:

Elaine Mormando, Richard Mormando,

Debtors.

Case No.: 18-19241 MBK

Adv. No.:

Hearing Date: 7/10/18 @ 10:00 A.M.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby

ORDERED

DATED: July 17, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtors:

Elaine Mormando, Richard Mormando

Case No.:

18-19241 MBK

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Corporation, holder of a mortgage on property known as 2015 TOYOTA COROLLA, VIN: 2T1BURHE1FC471929, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtor, Elaine Mormando & Richard Mormando, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the lease is assumed and Secured Creditor will be treated as unaffected by this plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Richard Mormando
 Elaine Mormando
 Debtors

Case No. 18-19241-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db/jdb +Richard Mormando, Elaine Mormando, 14 Bellflower Drive, Lakewood, NJ 08701-7363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 James J. Cerbone on behalf of Debtor Richard Mormando cerbonelawfirm@aol.com
 James J. Cerbone on behalf of Joint Debtor Elaine Mormando cerbonelawfirm@aol.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com
 TOTAL: 8